

Enrollment  
Banking and Login Info

610

Memo  
c089430098c 0014098430 1438

Route & Transit  
Number

Account-  
Number

620

Routing Transit  
Bank Account  
Logon Information

User Name (Up to 10 char)

PASSWORD (Up to 6 char)

PASSWORD (confirm)

600

630

FIG. 6

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graph TD
    705[Receive Billing Info from Billers] --> 710[Normalize and Store Billing Info]
    710 --> 715[Summarize and Store Billing Info]
    715 --> 720[Notify Payor of Bill Availability]
    720 --> 725[Receive Request from Payor for Bill Presentation Info]
    725 --> 730[Transmit Bill Presentation Info to Payor]
    730 --> 740{Is Bill Payment Notice Received?}
    740 -- No --> 720
    740 -- Yes --> 755{Is Bill to Be Paid by Elec Fund Transfer?}
    755 -- Yes --> 760[Transmit Elec Fund Transfer Instruction to FI of Payor]
    760 --> 765[Transmit Notice of Bank Acct Deposit to Biller with Payor Acct Info]
    765 --> 735{Is Bill Presentment Info Requested?}
    735 -- No --> 730
    735 -- Yes --> 770[Direct Printing & Mailing of Check with Payor Acct Info]
  
```

FIG. 7

FIG. 7

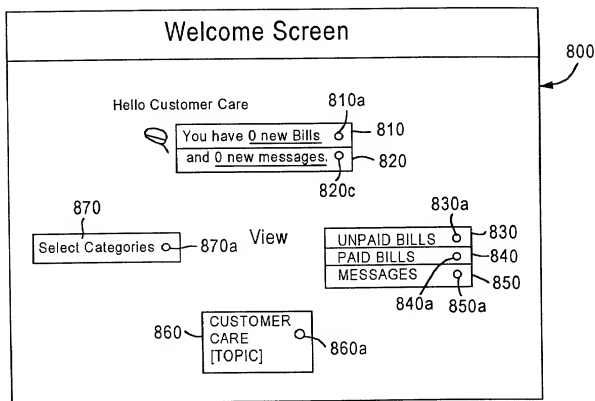


FIG. 8

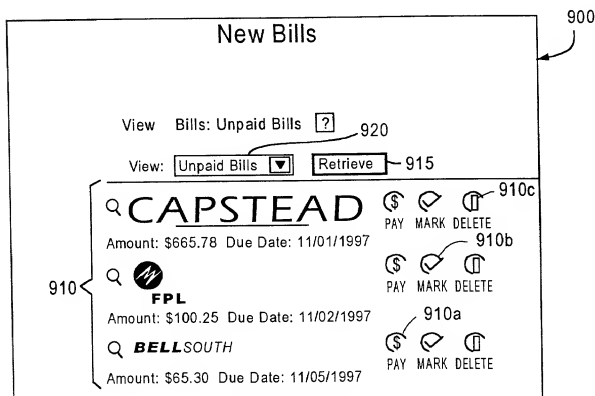


FIG. 9A